

CLAIMS

What is claimed is:

1. A risk management system, comprising:
 - a. a loan policy system comprising a loan policy, the loan policy comprising a set of rules;
 - b. at least one risk data system in communication with the loan policy system;
 - c. a risk system in communication with the loan policy system and the risk data system, the risk system adapted to process data from the loan policy system and the risk data system for the purpose of performing risk assessment; and,
 - d. a user interface in communication with the risk system for reporting the result of the risk assessment.
2. The risk management system according to claim 1, wherein the risk system further comprises a risk rule engine for performing risk assessment, the risk rule engine in communication with the loan policy system and the risk data system.
3. The risk management system according to claim 2, wherein the risk system further comprises a risk analysis file, the risk analysis file in communication with the risk rule engine, the risk analysis file adapted to process and store data for risk assessment.
4. The risk management system according to claim 1, wherein the risk data system comprises an exception system.
5. The risk management system according to claim 1, wherein the risk data system comprises an origination system.
6. The risk management system according to claim 1, wherein the risk data system comprises a loan accounting system.
7. The risk management system according to claim 1, wherein the risk data system comprises an external rating system.
8. The risk management system according to claim 1, wherein the risk data system comprises an external rating system.
9. The risk management system according to claim 1, wherein the risk data system comprises a covenants system.

10. The risk management system according to claim 1, wherein the risk data system comprises an account analysis system.

11. The risk management system according to claim 1, wherein the risk data system comprises a recovery system.

12. The risk management system according to claim 3, wherein the risk analysis file further comprises a risk calculator repository.

13. The risk management system according to claim 3, wherein the risk analysis file further comprises an analysis rule repository.

14. The risk management system according to claim 3, wherein the risk analysis file further comprises an action rule repository.

15. The risk management system according to claim 14, wherein the action rule repository further comprises a notification routine.

16. The risk management system according to claim 14, wherein the action rule repository further comprises an action routine.

17. The risk management system according to claim 14, wherein the action rule repository further comprises an exposure routine.

18. The risk management system according to claim 3, wherein the risk analysis file further comprises a scheduled analysis repository.

19. The risk management system according to claim 3, wherein the risk analysis file further comprises a risk policy repository.

20. The risk management system according to claim 3, wherein the risk analysis file further comprises an exposure repository.

21. The risk management system according to claim 20, wherein the exposure repository further comprises an interim calculations routine.

22. The risk management system according to claim 20, wherein the exposure repository further comprises a summarizations routine.

23. The risk management system according to claim 20, wherein the exposure repository further comprises a timestamped data routine.

24. The risk management system according to claim 20, wherein the exposure repository further comprises a risk action status routine.

25. The risk management system according to claim 3, wherein the risk analysis file further comprises an exception repository.

26. The risk management system according to claim 3, wherein the risk analysis file further comprises a covenants repository.

27. The risk management system according to claim 2, wherein the risk system further comprises an event monitor in communication with the risk rule engine and the risk data system.

28. The risk management system according to claim 2, wherein the risk system further comprises an event filter in communication with the risk rule engine and the risk data system.

29. The risk management system according to claim 2, wherein the risk system further comprises an inquiry dispatcher in communication with the risk rule engine and the risk data system.

30. The risk management system according to claim 1, further comprising at least one system interface in communication with the risk data system and the risk system.

31. The risk management system according to claim 30, wherein the system interface comprises a covenants interface.

32. The risk management system according to claim 30, wherein the system interface comprises an exception interface.

33. The risk management system according to claim 30, wherein the system interface comprises a loan accounting interface.

34. The risk management system according to claim 30, wherein the system interface comprises an exception interface.

35. The risk management system according to claim 30, wherein the system interface comprises a trust interface.

36. The risk management system according to claim 30, wherein the system interface comprises a deposit interface.

37. The risk management system according to claim 30, wherein the system interface comprises a live datafeed interface.

38. The risk management system according to claim 30, wherein the system interface comprises a third party interface.

39. The risk management system according to claim 2, wherein the risk system further comprises a transaction submission module in communication with the risk rule engine and the risk data systems.

40. The risk management system according to claim 2, wherein the risk system further comprises a risk workflow engine in communication with the risk rule engine and the risk data systems.

41. The risk management system according to claim 40, further comprising a notification engine in communication with the risk workflow engine.

42. The risk management system according to claim 40, further comprising a risk action joblist system in communication with the risk workflow engine.

43. The risk management system according to claim 1, further comprising a user interface in communication with the risk rule engine.

44. The risk management system according to claim 43, wherein the user interface is a risk workstation.

45. A method for managing risk associated with the services provided by a financial institution, comprising:

- a. establishing a loan policy;
- b. monitoring data in at least one risk data system;
- c. comparing the data to the loan policy in order to determine if the data deviates from the loan policy;
- d. recording a risk event when the data deviates from the loan policy;
- e. performing risk assessment of the risk event; and,
- f. enabling a user to access the results of the risk assessment.

46. The method for managing risk according to claim 45, wherein the risk event is assessed via a risk system.

47. The method for managing risk according to claim 46, wherein the risk system is a computer program implemented on at least one computer and adapted to automatically review the risk data system for the occurrence of risk events.

48. The method for managing risk according to claim 46, wherein the risk system automatically performs risk assessment.

49. The method for managing risk according to claim 45, wherein the step of performing risk assessment of the risk event further comprises comparing the data comprising a risk event to data from a second risk data system.

50. The method for managing risk according to claim 45, wherein a user is enabled to access the results of the risk assessment via a risk workstation.